

**REMARKS/ARGUMENTS**

In the office action, claims 1-6, 12, 16-21, and 25-26 were rejected under 35 U.S.C. §102(b) as allegedly being anticipated by Lawrence, et al. (U.S. Patent App. Pub. No. 2002/0138371). Applicant respectfully traverses the rejection.

Lawrence is directed to a system that gathers transaction information, and then calculates a risk quotient 108 for a transaction based upon weighted numerical values and the gathered transaction information. The gathered transaction information includes the transaction type, transaction amount, geographic location of the transaction, regulations associated with the transaction, and currencies involved in the transaction (Lawrence, paragraphs 0011 and 0025). The calculated risk quotient 108 only provides an indicator if the transaction should not be performed, if the online participant to the transaction should be blocked, or if the authorities should be notified (Lawrence, paragraph 0013). The above-independent claims are distinguishable over Lawrence because Lawrence does not disclose and does not suggest a further step of verifying a set of information associated with the risk quotient 108 after the risk quotient 108 is calculated.

Independent claim 1 distinguishes over Lawrence at least by reciting a method including, assigning a risk factor with an incoming order and based upon the risk factor that is assigned to the incoming order, verifying a set of information that is associated with the risk factor,

and such recited features are not disclosed or suggested by Lawrence. In contrast, Lawrence discloses the calculation of a risk quotient which is an indicator if the transaction should not be performed, if the online participant to the transaction should be blocked, or if the authorities should be notified, and Lawrence does not perform a further step of verifying information associated with the calculated risk quotient. Accordingly, claim 1 is patentable over Lawrence.

Each of the independent claims 16, 25, and 26 recites the above similar features that are not disclosed and are not suggested by Lawrence. Accordingly, each of the claims 16, 25, and 26 are each patentable over Lawrence.

Claims 2-6, 12 and 17-21 are dependent on one of claims 1 and 16, and are each patentable over Lawrence for at least the same reasons that their respective base claim is patentable over Lawrence. Accordingly, claims 2-6, 12 and 17-21 are each patentable over Lawrence. Furthermore, each of the claims 2-6, 12 and 17-21 recites additional features in combination with the features recited in their respective base claims where the combination are not disclosed or are not suggested by Lawrence. Accordingly, each of the claims 2-6, 12, and 17-21 is patentable over Lawrence.

For the above reasons, Applicant requests reconsideration and withdrawal of the rejection under 35 U.S.C. §102.

In the office action, claims 7-11, 13-15, and 22-24 were rejected under 35 U.S.C. 103(a) as allegedly being unpatentable over Lawrence, in view of Kaweck, et al (U.S.

Patent No. 5,963,625). Applicant respectfully traverses the rejection.

The Examiner correctly admits in the office action that Lawrence does not expressly disclose performing an auto-number identification search. In an attempt to overcome the deficiencies of Lawrence, the Examiner relies on Kawecky in an attempt to show various features.

Kawecky is directed to a method where a telephone caller's score is calculated based on various factors such as the caller's credit report, payment delinquency, frequency of calling, etc. If the caller's score does not exceed an established minimum score, then the caller's phone call is blocked. Kawecky and Lawrence each does not disclose and does not suggest the acts of assigning a risk factor with an incoming order and based upon the risk factor that is assigned to the incoming order, verifying a set of information that is associated with the risk factor. Therefore, the Lawrence-Kawecky combination does not disclose and does not suggest the various features that are substantially recited in the independent claims.

Claims 7-11, 13-15, and 22-24 are dependent on one of claims 1 and 16, and are each patentable over the Lawrence-Kawecky combination for at least the same reasons that their respective base claim is patentable over the Lawrence-Kawecky combination. Furthermore, each of the claims 7-11, 13-15, and 22-24 recites additional features in combination with the features recited in their respective base claims where the combination are not disclosed or are not suggested by the Lawrence-Kawecky

combination. Claims 7-11, 13-15, and 22-24 are each patentable over the Lawrence-Kawecki combination.

For the above reasons, Applicants request reconsideration and withdrawal of the rejection under 35 U.S.C. §103.

In the office action, claims 27-48 were rejected under 35 U.S.C. 103(a) as allegedly being unpatentable over Lawrence, in view of Mandler (USP 5,732,400). Applicant respectfully traverses the rejection.

The Examiner correctly admits in the office action that Lawrence does not expressly disclose reclassifying the incoming order with a second risk factor if information in the first set of information associated with the first risk factor is not verifiable. In an attempt to overcome the deficiencies of Lawrence, the Examiner relies on Mandler in an attempt to show various features.

Mandler is directed to a system that provides on-line transactional services between buyers and sellers via a financial clearinghouse, where the buyer 10 first registers with the financial clearinghouse 40 and the clearinghouse 40 determines a risk classification for the buyer based upon the credit risk of the buyer 10 (Mandler, column 6, lines 44-67). The risk classification determines the discount fee to be charged to the buyer and the credit line to be given to the buyer. Therefore, only one unique risk classification is given to the buyer, so that the appropriate discount fee and appropriate credit line is given to the buyer. Mandler does not disclose and does not suggest the step of assigning the risk classification with an incoming order where the risk classification is also

associated with a first set of information. Mandler also does not disclose and does not suggest the step of reclassifying an incoming order with a second risk classification if information in the first set of information is not verifiable. Mandler also does not disclose and does not suggest the feature where the second risk classification is associated with a second set of information. Mandler also does not disclose and does not suggest the step of verifying the second set of information associated with the second risk factor. Mandler only discloses one risk classification score that is determined for a buyer for purposes of a discount fee and credit line given to the buyer, and does not change this risk classification score for the buyer.

Claims 27, 33, 39, and 45 each distinguishes over the Lawrence-Mandler combination at least by substantially reciting the features including: assigning a first risk factor with the incoming order; verifying a first set of information associated with the first risk factor; if an information in the first set is not verifiable, then reclassifying the incoming order with a second risk factor and verifying a second set of information associated with the second risk factor, and such recited features are not disclosed or suggested by the Lawrence-Mandler combination. Accordingly, claims 27, 33, 39, and 45 are each patentable over the Lawrence-Mandler combination.

Claims 28-32, 34-38, 40-44, and 46-48 are dependent on one of claims 27, 33, 39, and 45, and are each patentable over the Lawrence-Mandler combination for at least the same reasons that their respective base claim is patentable over

the same combination. Accordingly, claims 28-32, 34-38, 40-44, and 46-48 are each patentable over the Lawrence-Mandler combination.

Furthermore, each of the claims 27-48 recites additional features in combination with the features recited in their respective base claims where the combination are not disclosed or are not suggested by the Lawrence-Mandler combination. Accordingly, each of the claims 27-48 is patentable over the Lawrence-Mandler combination.

For the above reasons, Applicants request reconsideration and withdrawal of the rejection under 35 U.S.C. §103.

Applicant respectfully requests that allowance of all pending claims.

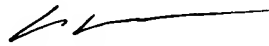
If the undersigned attorney has overlooked a teaching in the cited reference that is relevant to the allowability of the claims, the Examiner is respectfully requested to specifically point out where such teachings may be found.

CONTACT INFORMATION

If the Examiner has any questions or needs any additional information, the Examiner is invited to telephone the undersigned attorney at (805) 681-5078.


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Respectfully submitted,  
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